

**AMENDMENTS TO THE SPECIFICATION:** identifying insertions and ~~deletions~~.

**Please replace the paragraph beginning at page 23, line 25, with the following amended paragraph:**

Preferably, one or more user-defined transactions stored on the ID card 30 are read by the card reader/writer ~~11~~ 13 after the user inserts the card into the card reader/writer ~~11~~ 13. The information may be read before and/or after the user enters verification data (e.g., a personal identification number or PIN). The stored information may be read once and stored in a local memory of the ATM terminal or read from the card 30 as and when needed, if the card is retained in the card reader/writer ~~11~~ 13 during use.